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for the purpose of providing against accidents, sickness, unemployment and old age. The mutual societies which have attained great importance in Belgium were first recognized by law in 1851. There were then two hundred of these societies with seventy thousand members. As a result of state encouragement, adopted about thirty years ago, these societies began to grow rapidly until in 1905 there were over seven thousand united into eighty-four federations. The French plan, on the other hand, entirely ignores the mutual societies already in existence in France, and M. Clerc argues that the plan adopted by the Chamber of Deputies in 1906 will have the effect not only of interfering with their further development, but also that the Belgian system is decidedly superior to the proposed French plan, first because less expensive, second because less bureaucratic, and third because less destructive of the spirit of individual liberty so pronounced in mutual societies. While written with the definite purpose of affecting the French legislation on the subject, the author is fair in his statements and gives a most excellent critical description of the Belgian institutions providing for various kinds of insurance for the working classes.

M. H. R.

NEW BOOKS

SCHOOLING, W. *Practical advice about life insurance.* Reprinted from the Daily Telegraph. (London: Constable. Pp. xiv, 182. 2s. 6d.)

PILOTY, R. *Der Versicherungzwang in der deutschen Arbeiterversicherung und die thesen des Dr. Zacher.* (Stuttgart: F. Enke. 1910. Pp. 32. 1.20 m.)

VIVIANI, R. *Les retraites ouvrières et paysannes.* Encyclopédie internationale d'assistance, prévoyance, hygiène et démographie. (Paris: Giard. 1910. 5.50 fr.)

Contains the parliamentary addresses of the French Minister of Labor in support of the old age insurance law of 1910.

Socialism, and Co-operative Enterprises

Twentieth Century Socialism. What It Is Not; What It Is; How It May Come. By EDMUND KELLY. (New York: Longmans, Green and Company. 1910. Pp. xv, 446.)

Socialists are generally agreed as to the essential elements of socialism which it is possible so to state as to receive the assent of substantially all socialists of standing in all countries. They